

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrew J Crozier
Serenna L Crozier
Debtors

Case No. 17-01662-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db/jdb
4912181 +Andrew J Crozier, Serenna L Crozier, 146 Windy Hill Lane, McVeytown, PA 17051-8744
AHN Emergency Group of, Somerset County - attn #16697N, PO Box 14000,
Belfast, ME 04915-4033
4929736 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4914139 AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,
Arlington, TX 76096-9605
4912182 BYL Collection Services, LLC, for Cardionet, Inc., PO box 569, Malvern, PA 19355-0569
4912184 CBCS, for Cambria Somerset Radiology, PO Box 2724, Columbus, OH 43216-2724
4912183 +Cambria Somerset Radiology, 239 Main St, Suite 400, Johnstown, PA 15901-1640
4912185 Collection Service Center, Inc., for Marclay EMS, Inc., PO Box 560,
New Kensington, PA 15068-0560
4912186 +Deborah S. Hopkins, MD, c/o Cigna Customer Service, 222 W. Las Cotinas Blvd #1500,
Irving, TX 75039-5435
4912187 Emerg Care Serv of PA, PC, PO Box 740021, Cincinnati, OH 45274-0021
4912189 Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4912193 HRRG, for Emerg Care Serv of PA, PC, PO Box 5406, Cincinnati, OH 45273-7942
4912192 Hot Topic - Comenity, PO Box 659584, San Antonio, TX 78265-9584
4912194 Memorial Medical Center, PO Box 643928, Pittsburgh, PA 15264-3928
4912195 +Mifflin County Tax Office, 20 North Wayne Street, Lewistown, PA 17044-1770
4912586 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4912197 SEARS, Attention Bankruptcy Dept, 7920 NW 110th, Kansas City, MO 64153-1270
4912198 Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
4912199 +Select Portfolio Svs, 10401 Deerwood Park, Jacksonville, FL 32256-5007
4912200 +United Consumer, 865 Bassett, West Lake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4912188 EDI: ESCALLATE.COM Aug 18 2017 19:08:00 Escallate, LLC, PO box 645425,
Cincinnati, OH 45264-5425
4912191 EDI: PHINAMERI.COM Aug 18 2017 19:08:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145
4912190 EDI: PHINAMERI.COM Aug 18 2017 19:08:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
4912196 EDI: AGFINANCE.COM Aug 18 2017 19:08:00 One Main Financial, PO Box 9001122,
Louisville, KY 40290-1122
4912201 EDI: VERIZONWIRE.COM Aug 18 2017 19:08:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505
4912202 EDI: WFNNB.COM Aug 18 2017 19:08:00 Victorias Secret - Comenity, PO Box 659728,
San Antonio, TX 78265-9728

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,
Arlington, TX 76096-9605
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4912180 ##+Account Resolution, 1801 NW 66th Ave, 200, Fort Lauderdale, FL 33313-4571

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2016-PM5 bkgroup@kmlawgroup.com
James P Johnson on behalf of Debtor Andrew J Crozier jpj51845@yahoo.com, brj46@yahoo.com
James P Johnson on behalf of Joint Debtor Serenna L Crozier jpj51845@yahoo.com, brj46@yahoo.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:Debtor 1 **Andrew J Crozier**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3120**

EIN --_-----

Debtor 2 **Serenna L Crozier**

(Spouse, if filing)

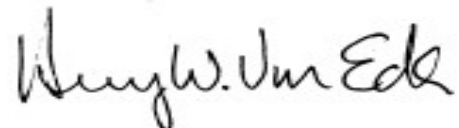
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5437**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01662-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Andrew J Crozier
fdba Welch Printing, fdba CW Himes PrintingSerenna L Crozier
aka Serenna L Himes**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: A Garner, Deputy Clerk

August 18, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.